

Information to identify the case:

Debtor 1	David A. Lanious	Social Security number or ITIN	xxx-xx-8299
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24195-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Lanious

2/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David A. Lanious
Debtor

Case No. 16-24195-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 11, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ David A. Lanious, 13 Ridge Avenue, Pittsburgh, PA 15223-1233
14320171	+ AMEX Department Stores Inc., PO Box 8218, Mason, OH 45040-8218
14368491	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14320180	+ Carrie A. Brown, Esq., Robert N. Polas, Jr., Esq., Mark R. Garvey, Esq., 120 Corporate Blvd., Norfolk, VA 23502-4952
14320188	+ Court of Common Pleas of, Allegheny County, 437 Grant Street, Pittsburgh, PA 15219-6002
14320193	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14330616	+ First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
14320192	First National Credit, 520 E. 60th Street N., Sioux Falls, SD 57104
14320203	+ Professional Recovery / Credit Control, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14320206	+ Seline Finance LP, 9990 Richmond, Suite 400S, Houston, TX 77042-8500

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 12 2022 04:03:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkteam@selenefinance.com	Feb 11 2022 23:09:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042-8500
14320172	+ EDI: ARSN.COM	Feb 12 2022 04:03:00	ARS National, 201 West Grand, Escondido, CA 92025-2603
14332077	EDI: GMACFS.COM	Feb 12 2022 04:03:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14320170	+ EDI: GMACFS.COM	Feb 12 2022 04:03:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901

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14320173	+ EDI: BANKAMER.COM	Feb 12 2022 04:03:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14320174	+ EDI: TSYS2	Feb 12 2022 04:03:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14320177	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14320178	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14367529	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14373404	+ Email/Text: bankruptcy@capvs.com	Feb 11 2022 23:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14320183	EDI: CITICORP.COM	Feb 12 2022 04:03:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320186	EDI: WFNNB.COM	Feb 12 2022 04:03:00	Comenity Bank / Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14320187	EDI: WFNNB.COM	Feb 12 2022 04:03:00	Comenity Bank/Giant Eagle, PO Box 182789, Columbus, OH 43218-2789
14346106	+ EDI: CRFRSTNA.COM	Feb 12 2022 04:03:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14320189	EDI: CRFRSTNA.COM	Feb 12 2022 04:03:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
14320190	+ Email/PDF: creditonebknofications@resurgent.com	Feb 11 2022 23:18:43	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14320191	+ Email/Text: kthompson@crowncasset.com	Feb 11 2022 23:09:00	Crown Asset Management LLC, 3100 Breckenridge Blvd. Suite 725, Duluth, GA 30096-7605
14380423	EDI: Q3G.COM	Feb 12 2022 04:03:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14320194	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Goodyear/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14320195	+ Email/Text: bankruptcy@huntington.com	Feb 11 2022 23:09:00	Huntington National Bank, 7 Easton Oval, EA4E51, Columbus, OH 43219-6010
14320181	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14320196	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 11 2022 23:08:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14320197	+ EDI: LTDFINANCIAL.COM	Feb 12 2022 04:03:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14352690	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2022 23:18:44	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15225797	Email/Text: camanagement@mtb.com	Feb 11 2022 23:09:00	M&T Bank, P.O. Box 1288, Attn: Payment Processing, Buffalo, NY 14240
14338751	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2022 23:18:41	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14377008	+ EDI: MID8.COM	Feb 12 2022 04:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14320198	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2022 23:18:33	Merrick Bank, PO Box 1500, Draper, UT 84020-1127

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14320199	+ EDI: MID8.COM	Feb 12 2022 04:03:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14320201	+ Email/Text: bankruptcydepartment@tsico.com	Feb 11 2022 23:09:00	NCC Business Services, Inc., 9428 Baymeadows Rd., Suite 200, Jacksonville, FL 32256-7912
14320200	+ EDI: NESF.COM	Feb 12 2022 04:03:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
14320202	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14380427	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325537	+ EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334795	EDI: Q3G.COM	Feb 12 2022 04:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14320207	EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14320208	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
14320209	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
14320210	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
14320211	EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/Sam's Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
14320212	EDI: RMSC.COM	Feb 12 2022 04:03:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14320204	EDI: CITICORP.COM	Feb 12 2022 04:03:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14400545	+ Email/Text: bkteam@selenefinance.com	Feb 11 2022 23:09:00	Selene Finance LP, 9990 Richmond Ave. Ste 400 South, Houston, TX 77042-4546
14397506	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14320213	EDI: CITICORP.COM	Feb 12 2022 04:03:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14320214	EDI: USBANKARS.COM	Feb 12 2022 04:03:00	US Bank RMS CC, PO Box 108, Saint Louis, MO 63166
14791349	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:50	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 52			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC as serviced by M&T Ba
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14320175	*+	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14320176	*+	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014

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14320179	*	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14320184	*	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320185	*	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320182	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14320205	##+	Selene Finance, 120 Gibraltar Road, Suite 300, Horsham, PA 19044-2350

TOTAL: 3 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor David A. Lanious julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Selene Finance LP pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Selene Finance LP smncina@rascrane.com

TOTAL: 7